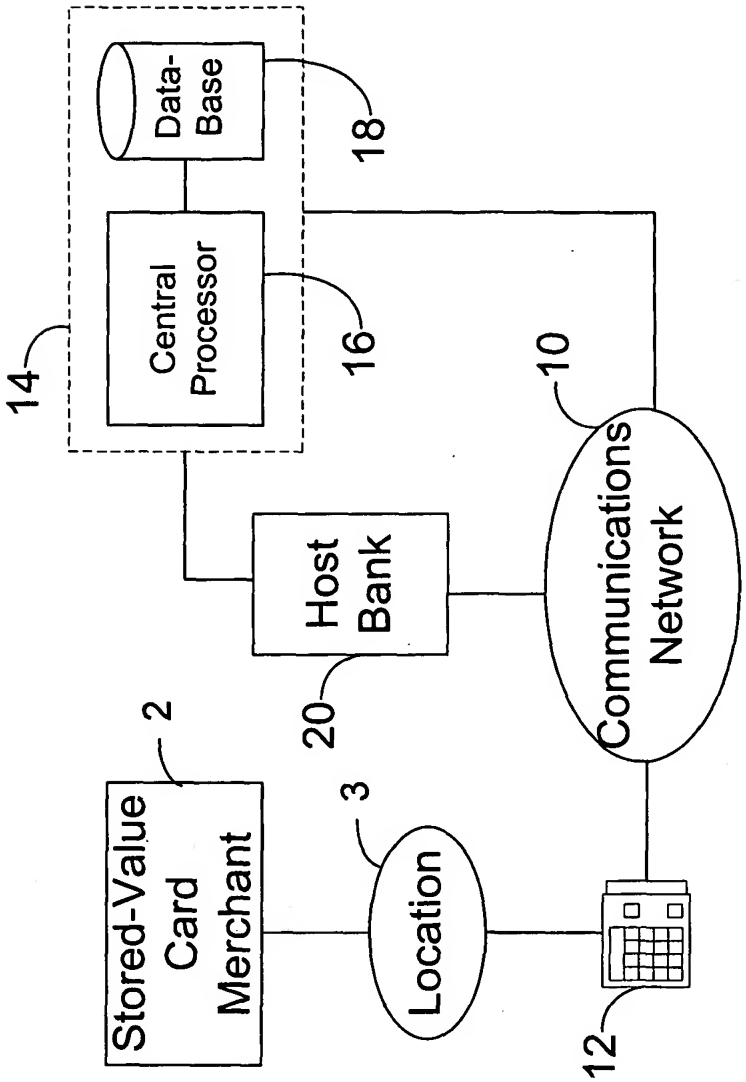

Data-Base
18
Central Processor
16
14
10
Host Bank
20
Communications Network
2
Stored-Value Card Merchant
3
Location
12

Figure 1

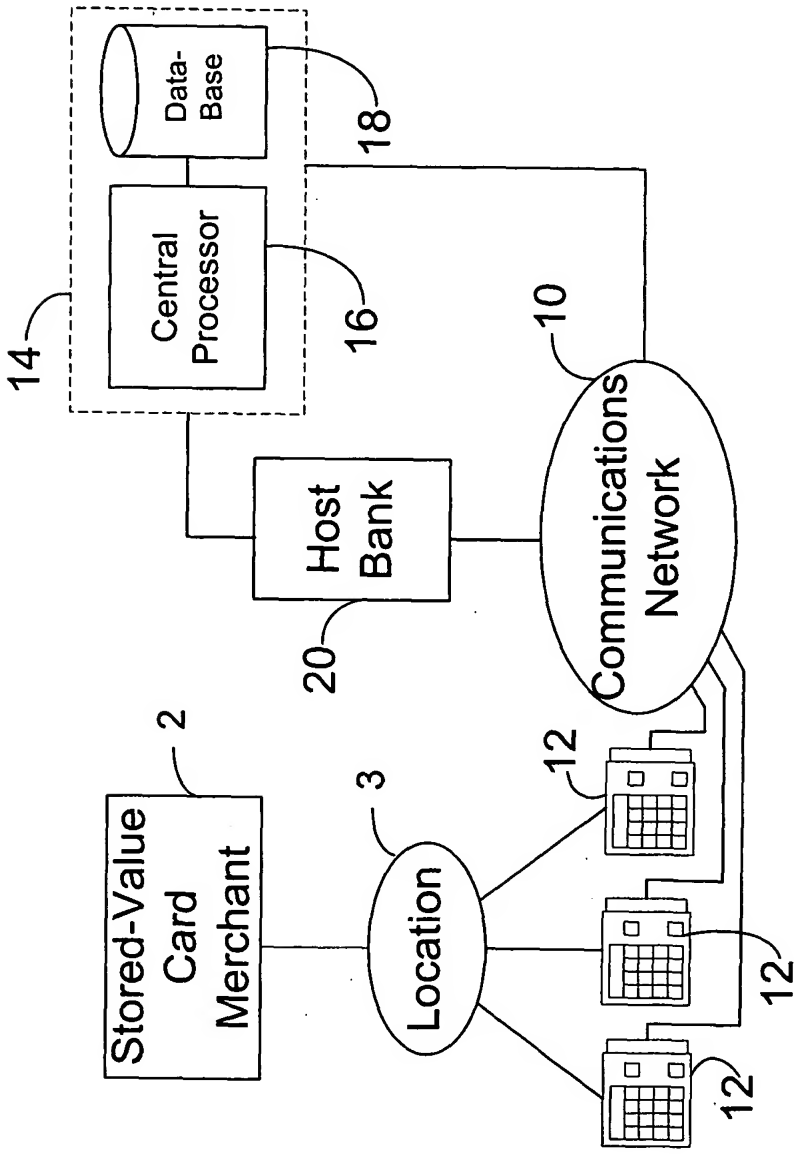

Data-Base
18
Central Processor
16
14
10
Communications Network
Host Bank
20
2
Stored-Value Card Merchant
3
Location
12
12
12

Figure 2

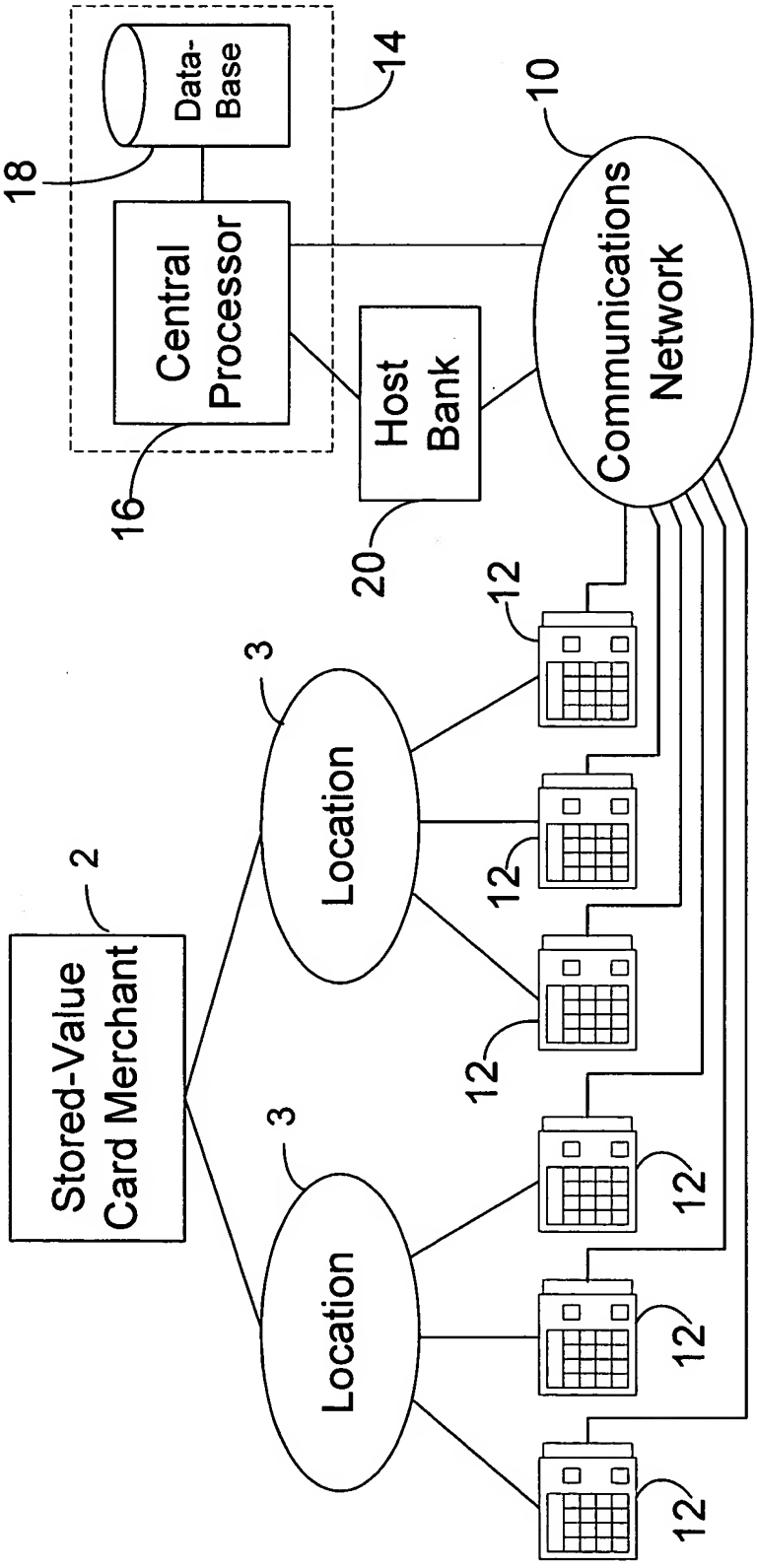

Data-Base
14
18
Central Processor
16
Host Bank
20
10
Communications Network
12
3
Location
2
Stored-Value Card Merchant
3
Location
12
12
12
12
12
12

Figure 3

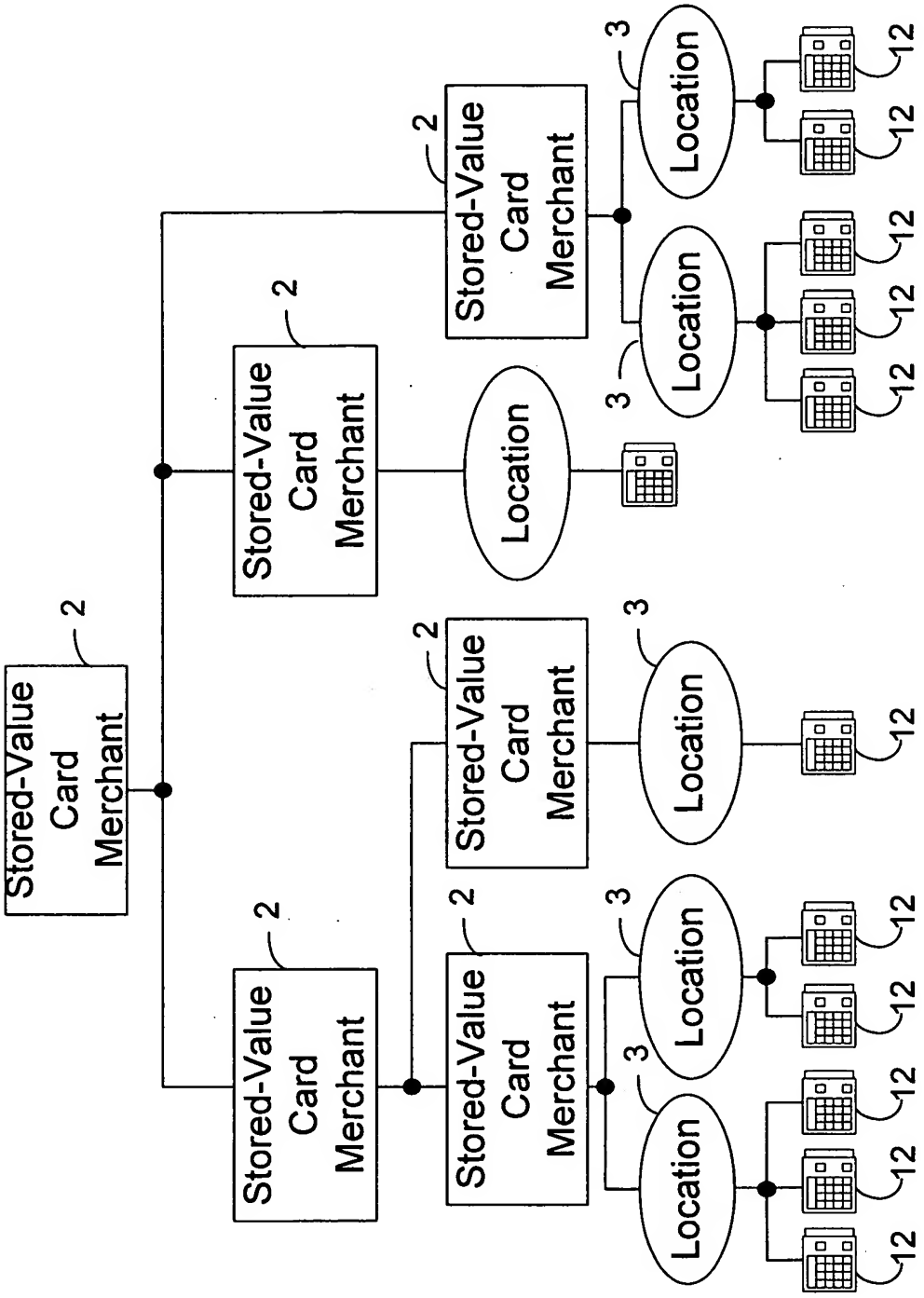


Figure 4

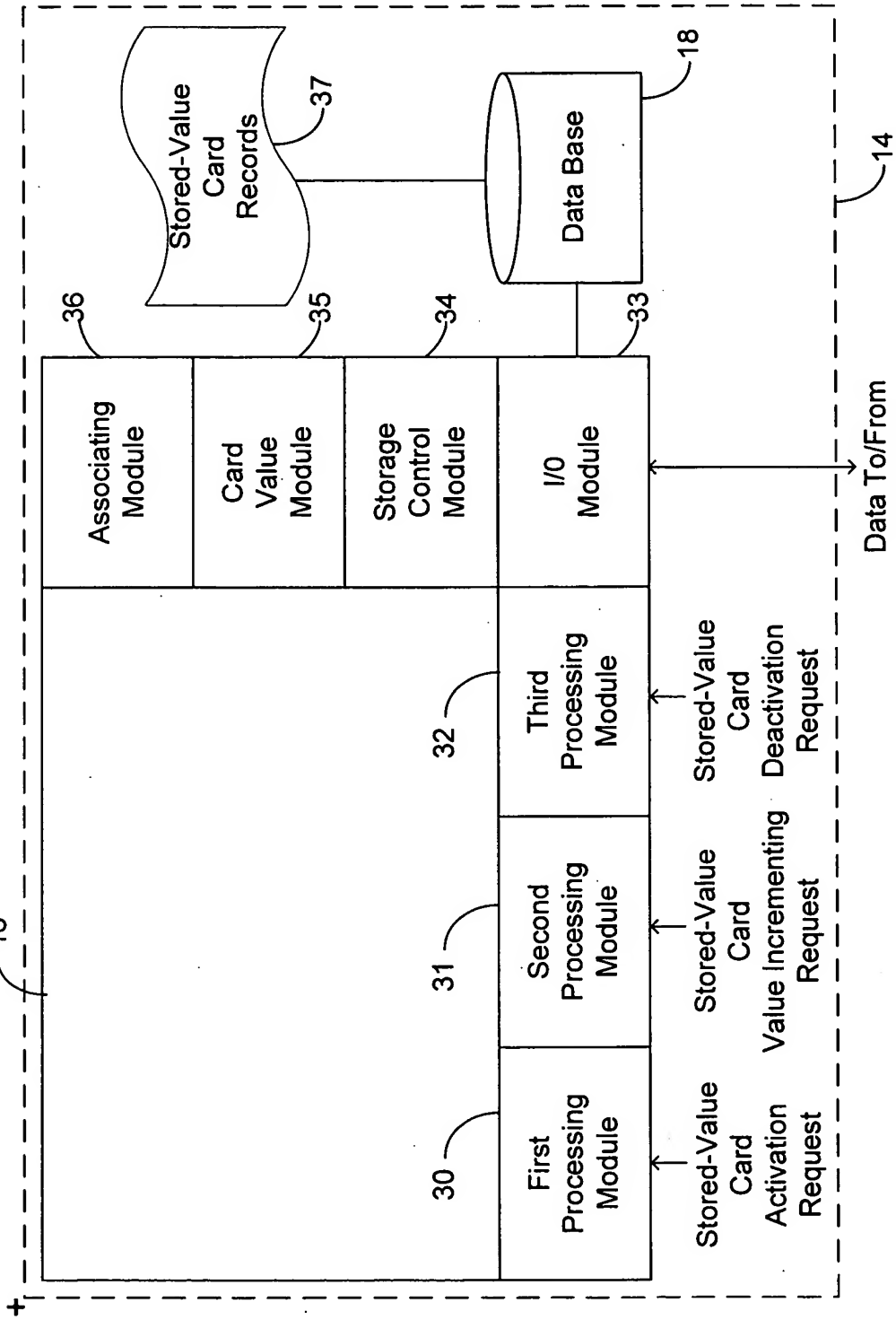

Stored-Value Card Records
37
Data Base
18
14
36
35
34
33
Associating Module
Card Value Module
Storage Control Module
I/O Module
Data To/From Terminal
16
32
Third Processing Module
Stored-Value Card Deactivation Request
31
Second Processing Module
Stored-Value Card Value Incrementing Request
30
First Processing Module
Stored-Value Card Activation Request

Figure 5

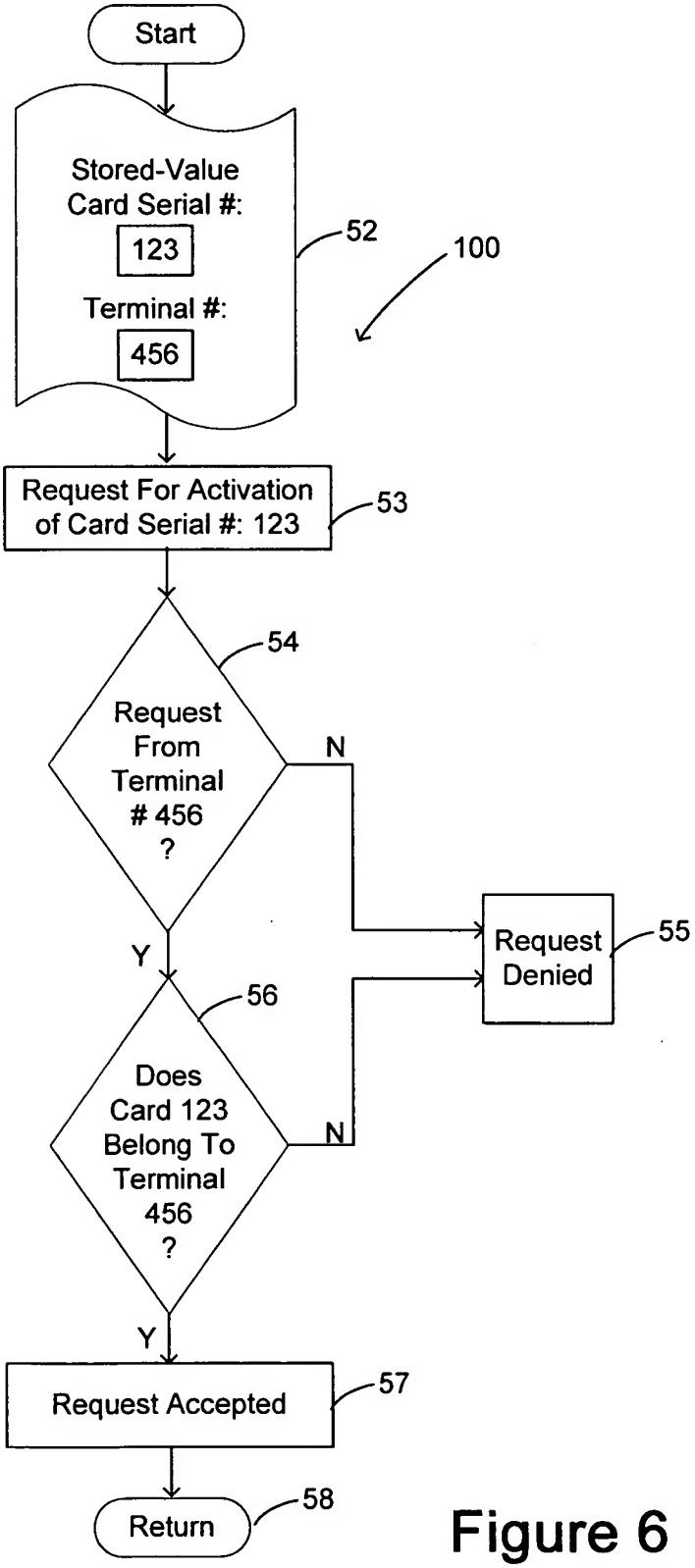
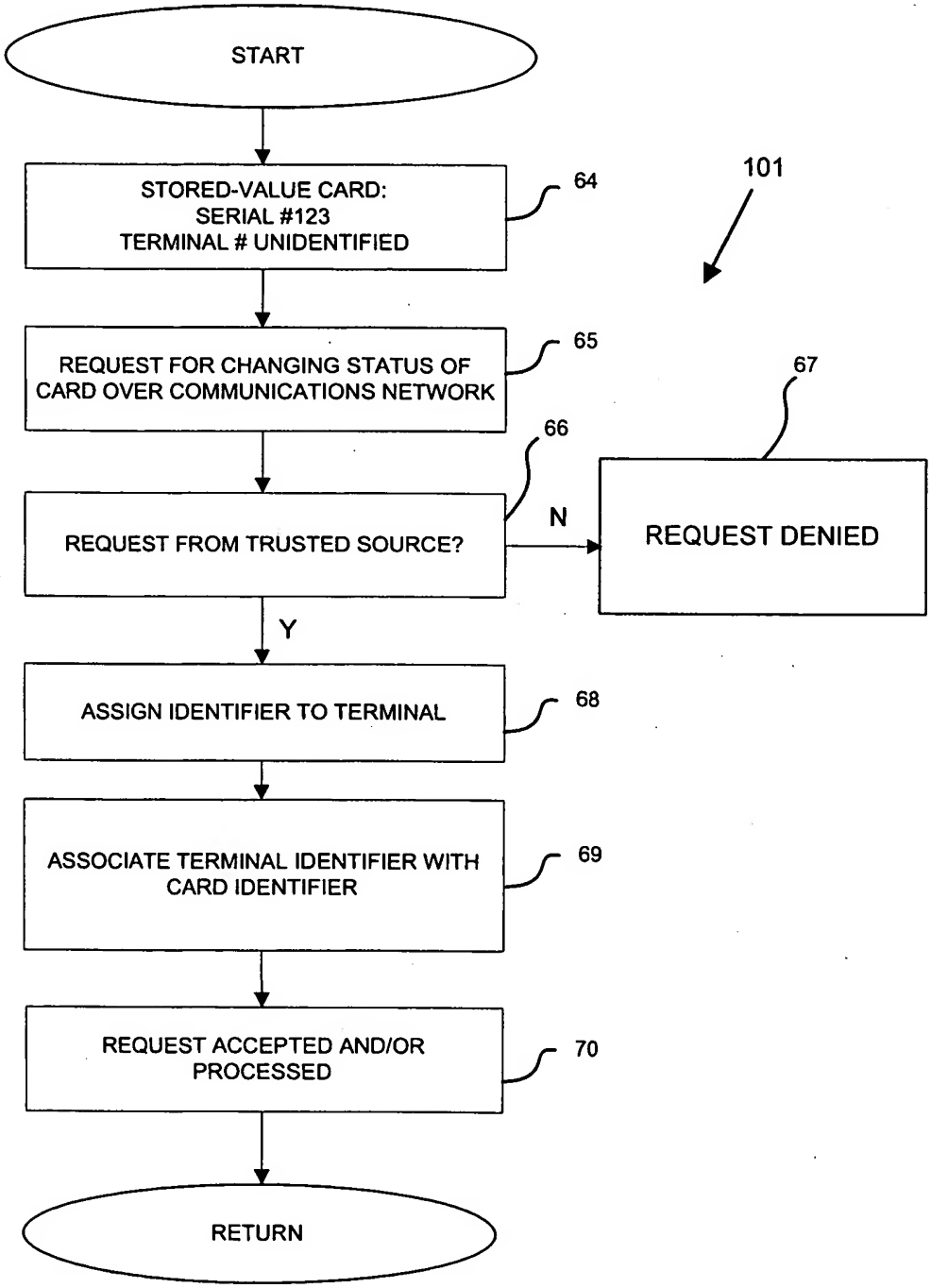

Start
Stored-Value Card Serial #:
123
Terminal #:
456
52
100
Request For Activation of Card Serial #: 123
53
54
Request From Terminal # 456 ?
N
Y
Request Denied
55
56
Does Card 123 Belong To Terminal 456 ?
N
Y
Request Accepted
57
Return
58

Figure 6

Figure 7


START
STORED-VALUE CARD:
SERIAL #123
TERMINAL # UNIDENTIFIED
64
101
REQUEST FOR CHANGING STATUS OF
CARD OVER COMMUNICATIONS NETWORK
65
67
66
REQUEST FROM TRUSTED SOURCE?
N
REQUEST DENIED
Y
ASSIGN IDENTIFIER TO TERMINAL
68
ASSOCIATE TERMINAL IDENTIFIER WITH
CARD IDENTIFIER
69
REQUEST ACCEPTED AND/OR
PROCESSED
70
RETURN

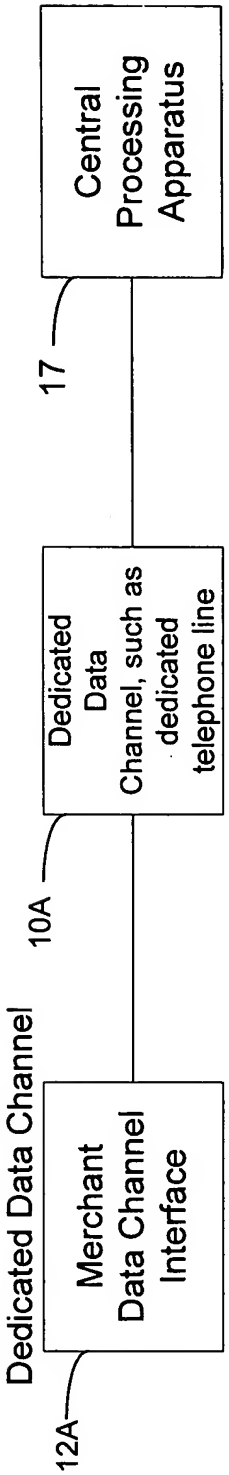


Figure 8A

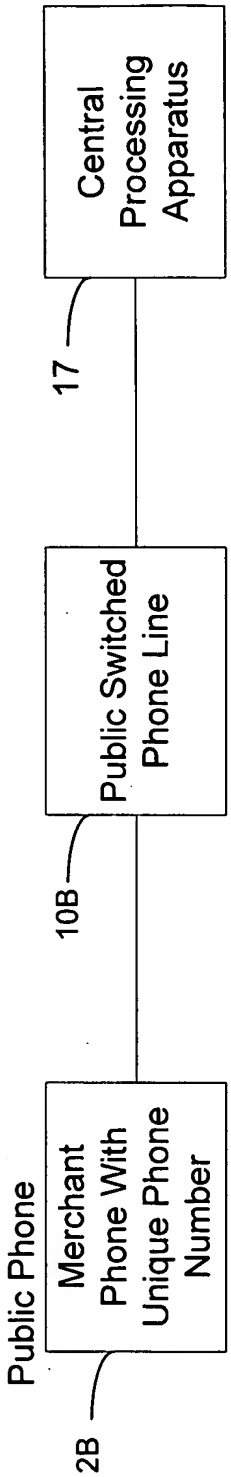


Figure 8B

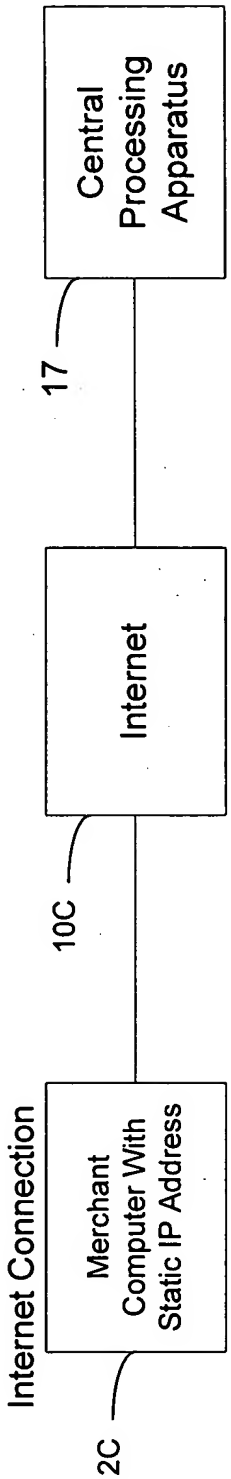


Figure 8C

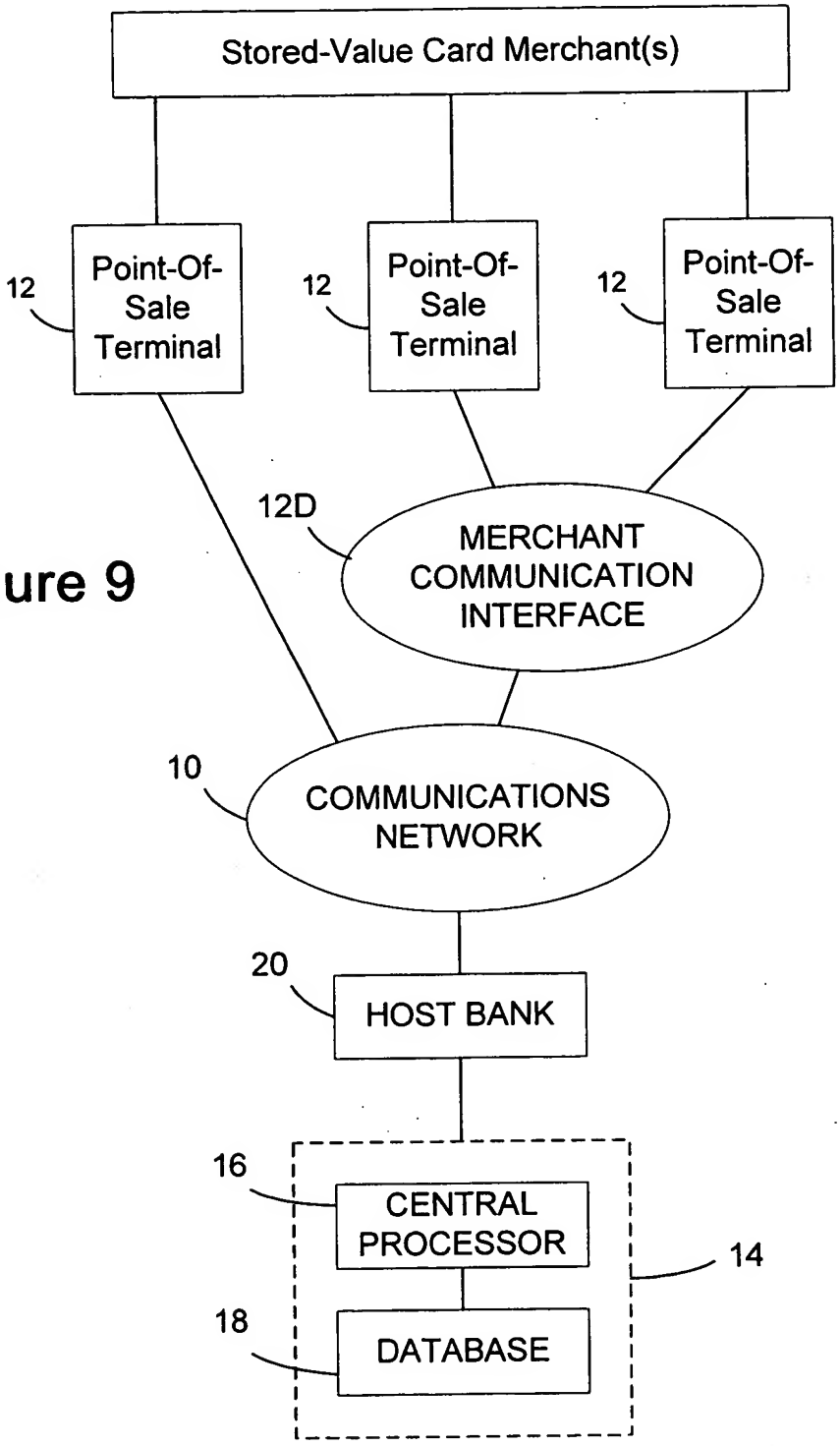
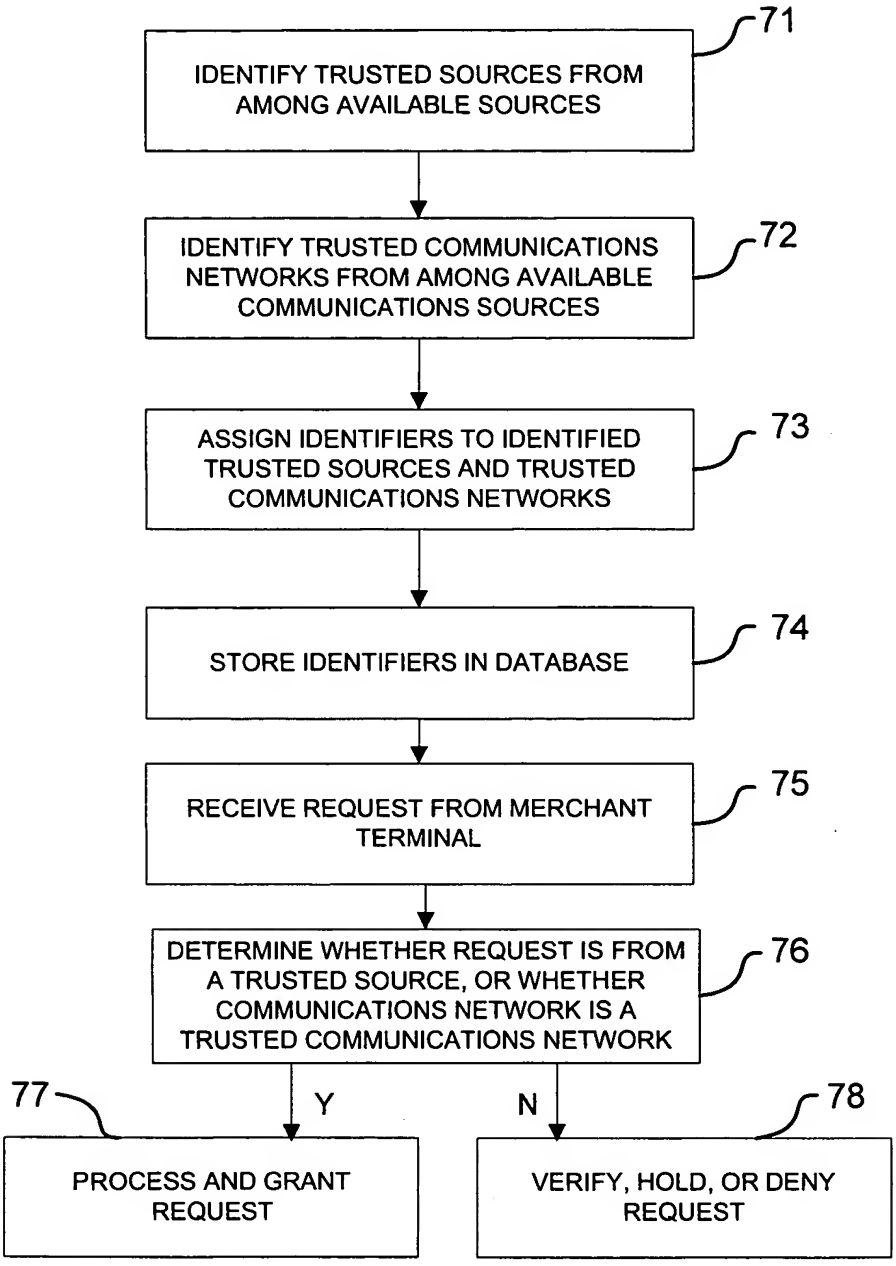

Stored-Value Card Merchant(s)
12
Point-Of-Sale Terminal
12
Point-Of-Sale Terminal
12
Point-Of-Sale Terminal
12D
MERCHANT COMMUNICATION INTERFACE
10
COMMUNICATIONS NETWORK
20
HOST BANK
16
CENTRAL PROCESSOR
14
18
DATABASE

Figure 9

Figure 10


71
IDENTIFY TRUSTED SOURCES FROM AMONG AVAILABLE SOURCES
72
IDENTIFY TRUSTED COMMUNICATIONS NETWORKS FROM AMONG AVAILABLE COMMUNICATIONS SOURCES
73
ASSIGN IDENTIFIERS TO IDENTIFIED TRUSTED SOURCES AND TRUSTED COMMUNICATIONS NETWORKS
74
STORE IDENTIFIERS IN DATABASE
75
RECEIVE REQUEST FROM MERCHANT TERMINAL
76
DETERMINE WHETHER REQUEST IS FROM A TRUSTED SOURCE, OR WHETHER COMMUNICATIONS NETWORK IS A TRUSTED COMMUNICATIONS NETWORK
77
Y
PROCESS AND GRANT REQUEST
N
78
VERIFY, HOLD, OR DENY REQUEST